

State Water Resources Control Board
Division of Financial Assistance
Drinking Water State Revolving Fund (DWSRF)

Appendix E
Financial Hardship and Affordability Criteria

Financial incentives including reduced interest rates, extended financing terms, principal forgiveness and grants are targeted toward small disadvantaged communities with financial hardship. The Division evaluates financial hardship and ability to repay based on various affordability criteria including population, median household income, and rates as a percent of median household income, as outlined in Section V.B of the [State Fiscal Year 2015-16 DWSRF Intended Use Plan](#) (see page 20).